

Certificate Number: 03621-PAE-DE-034163792

Bankruptcy Case Number: 15-11768



03621-PAE-DE-034163792

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 1, 2020, at 9:17 o'clock PM EST, Kevin J Mcdermott completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 1, 2020 By: /s/Damaris Soto

Name: Damaris Soto

Title: Credit Counselor